RESERVE BANK SYSTEM NOW IN FULL OPERATION

Statement Issued by Governor George J. Seay as to Condition of Richmond Bank.

HAS INCREASED GOLD RESERVE

Total Resources of Local Bank Now Aggregate \$8,555,175/94—Consolidated Statement Issued by Federal Reserve Board in Washington.

Rapid progress is being made toward the full inauguration of the Federal reserve banking system, according to tatements issued here yesterday by statements issued here yesterday by Governor George J. Seay as to the Richmond Federal Reserve Bank, and by Secretary H. Parker Willis, of the Federal Reserve Board in Washington.

Governor Seay Issued yesterday the following statement of the condition of the Federal Reserve Bank of Richmond at the close of business, November 27:

Limbilities.

Capital Federal Reserve notes. 100,000 00 Reserve deposits. 7,361733 48 Other Habilities. 1,365 79

Capital Federal Reserve notes. 10,000 00 Seserve deposits. 7,361733 48 Other Habilities. 1,365 79

BANK CLEARHINGS

The Mark Control of the Control of t	February
Linbilitien	U.E
Capital	6
Federal reserve notes 100.000	0
Reserve deposits 7.361.793	4
Other Habilities	37
Total\$8,555,175	9
Resources.	
Bills discounted \$ 113,352	4
With Federal reserve agent	
to secure Federal reserve	
notes 100,000	0
Due from comptroller (5	1000

liver certificates 100.669 00 egal-tender notes..... Total.....\$8,555 175 94 reserve against all liabilities,

Of per cent.

Cash reserve against all liabilities.

After setting aside 40 per cent gold
eserves against Federal reserve notes Per cent of gold to all cash in hand.

MARKED PROTRESS HAS HEEV MADE DURING PAST WEEK Banks of the Federal reserve system ade marked progress during the past eck in payment of the first installnent of reserves to their reserves to their reserves to their reserves tanks. A statement of the condition of the twelve reserve banks at the close of business on Friday, given out by the Federal Reserve Board in Washington yesterday, showed an increase in gold holdings over November 20 of \$24,000,000, and an increase it cash of \$21,700,000 in the same portical.

rhis," said Scoretary Willis, "is re-ed as showing satisfactory prog-toward the complete payment of

rves throughout the country.

several districts a number of ks still are in arrears with pay-t of their reserve deposits, due to misunderstanding of the fact that celegrams from various banks report substantial surplus reserves at most solution, and encouraging money market

tion," the statement said, "increased \$1,585,000, being issued by eight institutions. The Chicago district is in advance of all others in the matter of note issues. New York and Philadelphia stand next in Felative rank. Rediscount facilities have been availed of in eleven instances, the total amount of bills discounted being \$1,-583,000. Rediscounts have increased during the week \$1,775,000."

CONSOLIDATED STATEMENT
FOR ALL TWELVE BANKS
The consolidated statement follows:
Gold coin and certificates, \$227,840.

Issues to be one of the society events of the coming week.

The Martha Washington booth will of the coming week.

The Martha Washington booth will first prize. Captain Ed. Rose, of the Notice will be an exprise. The Martha Washington booth will contain a will be particularly decorated, will contain a give exhibition drills, and each aftermone for the farty of the fancy dancing and the week. The Martha Washington booth will be in charge, and will be massisted by a bevy of pretty of the companies and will be made and groom attired in the latest fashion.

The Coll Country Store," wherein there will be other booths, including the other booths, including the prize. Captain Ed. Rose, of the Martha Washington booth will be in charge, and will be assisted by a bevy of pretty of the including the week the Patrol will be much to amuse and interest. The electrical display will be beautiful. During the week the Patrol will full. During the week the Patrol will full. During the week the Patrol will full the massisted by a bevy of pretty of the first option of the space of the companies and will be other booths, including from the first prize. Captain Ed. Rose, of the first prize. Captain Ed. Rose, of the first prize. There will be other booths, including from the first prize. There will be other booths, including from the first prize. There will be other booths, including from the first prize. There will be other booths, including from the first prize. There will be other booths, including from the first prize. There

The consolidated statement follows: Gold coin and certificates, \$227,840,-

000.
Legal tender notes, silver certificates and subsidiary.coin, \$34,630,000.
Total, \$262,470,000.
Bills discounted and loans, \$7,383,000.
All other resources, \$165,000.
Total resources, \$270,018,000.
Capital paid in, \$18,050,000.
Reserve deposits, \$249,268,000.
Federal reserve notes in circulation, \$2,709,000.

Total liabilities, \$270,018,000.

BANK CLEARINGS Total......\$8,555,175 94

Resources.

Bills discounted.....\$ 113,352 49

With Federal reserve agent to secure Federal reserve notes on hand\$ 5,000 00

Federal reserve notes on hand\$ 5,000 00

Gold coin......\$ 1,569,937 50

Silver certilicates....\$ 6,422,685 00

Bank clearings from the Richmond clearing-house show only a slight decrease for the twenty-eight days in November. 1914, as compared with the close of banking business yesterday the clearings for the month were \$35,035,035,094.77, showing a small decrease of only \$577,460.06, in spite of business conditions brought about as a result of the European war. HOLD THEIR OWN

COMPLETING DETAILS FOR ACCA PATROL BAZAAR

Many Elaburate Booths to Be Pre-sided Over by Well-Knowp Society Women.

Members of Acca Patrol, the patronesses and others interested in the bazaar to be given next week at the Masonic Temple, will meet to-morrow night to complete the details for the event One feature of the opening will be a street parade, with the patrol in full uniform. There will be a lot of red light along the route of march,

Lee Chapter

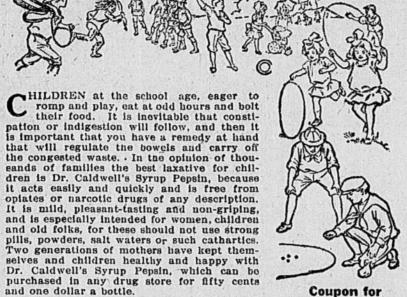
SPECIAL CHRISTMAS SALE

November 30, December 1 and 2, Fifth Contributions received at window. Public Invited.

Paralysis CONQUERED AT LAST BY BLOCB AND NERVE TABLETS, Write for Proof of Cures. Advice Free. DR. CHASF

and the young women in attendance will be attired in chocolate brown and white costumes.

The doll booth will be in charge of John Hirschberg and Hugh Foster. They have been swamped with contributions for their booth, among which the handsomest booths ever seen in is a doll which cost \$100 wholesale, the South. It will be the same booth Featuring this booth will be a bride



Coupon for FREE SAMPLE

Dr. Caldwell is glad to send any one who has never tried his remedy a free sample bottle for personal investigation. Simply clip this coupon and inclose in an envelope with your name and address, or write your name and address plainly on a postrard, and mail it to Dr. W. B. Caldwell, 67 Washington St., Mohticello, Ill.

ASK FOR **BUTTERNUT BREAD**

It is a great family remedy for constipa-tion, dyspepsia, billousness, beiching gas, headaches, etc. By keeping the bowels open it helps to prevent colds, piles, fevers and such ills. Mrs. W. A. Stevens, of 277 W. Cot-tage Pl., York, Va., has been a constant user

of it herself and gives it to her little grand-

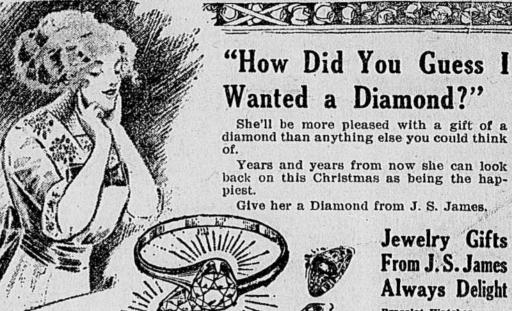
son. Since doing that she says she has not needed a doctor for him. Mr. John F. Morton, of 1008 First Ave., W., Cedar Rapids, Ia., is a family man who is never without Syrup

Pepsin in his medicine cabinet and who be

lieves every family should have it at hand for stomach and bowel emergencies,

You really don't know what good Bread is till you have used BUTTERNUT. Baked in the biggest and most sanitary, modern Bakery in the South. Get it from your Grocery; he sells it.

NOLDE'S MODERN BAKERY



"Buy Your Diamond Now" Is Our Advice---J. S. James

Diamonds are rapidly advancing in price! You couldn't invest your money in a safer way—any way you look at it. If you are contemplating a Diamond purchase, don't put it off. Buy RIGHT NOW! The same stone will cost you more next year.

The Best Man's Gift---a Watch

What man wouldn't be proud of a fine Watch?—one that he won't be ashamed to take out of his pocket.

That's the gift He wants. See our splendid

assortment. You'll find just what you wantat the right price, too.

Jewelry Gifts From J.S. James Always Delight La Valliere,

Bracelet, Umbrella Card Case. Meah Bars. Manicure Sets,

Brush and
Brush and
Mirror Sets,
Locket and Chain,
Cross and Chain,
Cross and Chain,
Guff Buttons,
String Pearle,
Jewel Case,
Fountain Pen, MEN'S GIFTS-

Cuff Buttons,
Stick Pin,
Gold Pocket Knife,
Tie Clasp,
Fountain Pen,
Signet Ring,
Shirt Stud,
Umbrella,
Cane,
Clagarette Case,
Shaving Seta,
Match Case,

Reliable Accounts Invited

Seventh and Main St.



UTPAYS Greatest Suit Sale SITEBROAD ST. Ever Announced

Radical Reductions--Smart Winter Apparel



Luxuriously Elegant Northern Eskimo Lynx Satin-Finish Corduroy Cut Zibelines Exclusive Two-Tone Scotch Clan Novelties Smart Llama Persias-Belgian Chinchillas

Aristocratic Persian Paw Astrakhans Handsome Quarry Fleece Cloakings Warmth Without Weight in Boucles Camel's Hair Cloakings, Mystery Plaids Alligator Plaids, Snowflake Mixtures

Splendid \$20 and \$22.50 Values

Three thousand superb Coats, made to seil at \$20 and \$22.50, are assembled in this vast collection to go without restrictions at one unbelievably low price. Every garment is the epitome of distinctive 1915 fashion, and a crowning tribute to Murray tailoring. Fifty-seven stunning models to choose from. Many in

Military Mole With Skun's Fur Collars Showing the newest ripple flare effects, novel belted manipulations, cuffs and collar novelties. Choosing will be a delightful difficulty—value is a supreme asset. All newest shades, All sizes. Superbly Rich Oriental Velvet Corduroys Regal Sumptuousness in Alaskan Velours Delightfully Fine Lapland Moss Plushes Russian Baby Astrakhans-Satin Zibelines Brocaded Velours, Norway Whirl Lynx

Remarkable \$25 and \$30 Values

The annals of coat merchandising hold no record of more regal creations at a price equaling ours. These are the superlative productions of a dozen seasons—rivaling in true exclusiveness and intrinsic value any shown elsewhere for twice the price. Luxuriously, magnificently trimmed with

Civet Cat Fur, Skunk, Opossum, Near Ermine as well as wide bands of fine velour du nord, strikingly handsome military frogs and other original ornamentations, Gorgeously satin lined throughout. Shades are burnt brange, Chinese green, Gobelin blue, smoke gray, wood brown, black.

Caucassian Baby Lambs-Pebble Boucles

Customary \$15 and \$18.50 Values
If you were to search the length and breadth of the land, you could find nowhere such wonderful coat values as represented in this vast collection. Mirroring the smartest style tendencies ordained for winter, they spell exclusiveness in form, fabric and finish. Individualized with

Stunning Poiret Be't Effects, Choker Collars Rich seal velours—hundreds of other fascinating innovations that are never associated with coats under \$18.59. Richly satin lined. Colors are all the new soft tones and delightfully blended plaids.